

Massachusetts Division of Insurance Report of Membership ¹
in Closed Nongroup Plans as of December 31, 2003

MASSACHUSETTS NONGROUP CLOSED PLANS COVERED MEMBERS (WITH 2003 MEMBERSHIP ACCORDING TO 2003 REPORTS)	MA TOTAL Covered Members as of 12/31/2002	MA TOTAL Covered Members as of 12/31/2003	Difference 2002 to 2003 Covered Members	2003 MARKET SHARE
Blue Cross and Blue Shield of Massachusetts, Inc. ²	6,555	5,550	(1,005)	44.1%
Commercial Carriers	6,129	4,986	(1,143)	39.6%
Health Maintenance Organizations ²	2,541	2,047	(494)	16.3%
TOTALS:	15,225	12,583	(2,642)	100.0%

2003 Massachusetts Population ³	6,433,422
2003 MA Covered Members at End of Year	12,583
MA Population insured in CLOSED Plans⁴	0.2%

¹ According to M.G.L. c. 176M §1 a "closed plan" is defined as a "nongroup health plan issued by a carrier to a natural person for said person, as well as any covered dependents, prior to the first day of the first open enrollment period" (October 1, 1997).

² Persons covered under Blue Cross and Blue Shield of Massachusetts, Inc.'s HMO Blue line of business are included in the Blue Cross and Blue Shield of Massachusetts, Inc. totals in this report.

³ Table 3: Annual Estimates of Population Change for Counties of Massachusetts and County Rankings: July 1, 2002 to July 1, 2003 (CO-EST2003-03-25).
Source: Population Division, U.S. Census Bureau. Release Date: April 9, 2004.

⁴ Total Massachusetts members divided by the 2003 Massachusetts population.

CARRIER NAME (Reconciliation of 2002 report with December 31, 2003 report)	Covered Members As of 12/31/02¹	Covered Members As of 12/31/02²	Difference from original reports As of 12/31/02
Aetna Health Inc.	0	39	39
Trustmark Insurance Company	162	154	(8)
UnitedHealthcare of New England, Inc.	37	42	5
CHANGES	516	577	61

MA¹ Total Membership	15,164
Difference of Covered Members Reported	61
Totals:	15,225

¹ Based on the 2002 "CLOSED" Nongroup Annual Reports submitted in February 2003.

² Based on information filed in February 2004 to confirm December 31, 2002 membership in "CLOSED" nongroup plans.